

FIG. 1

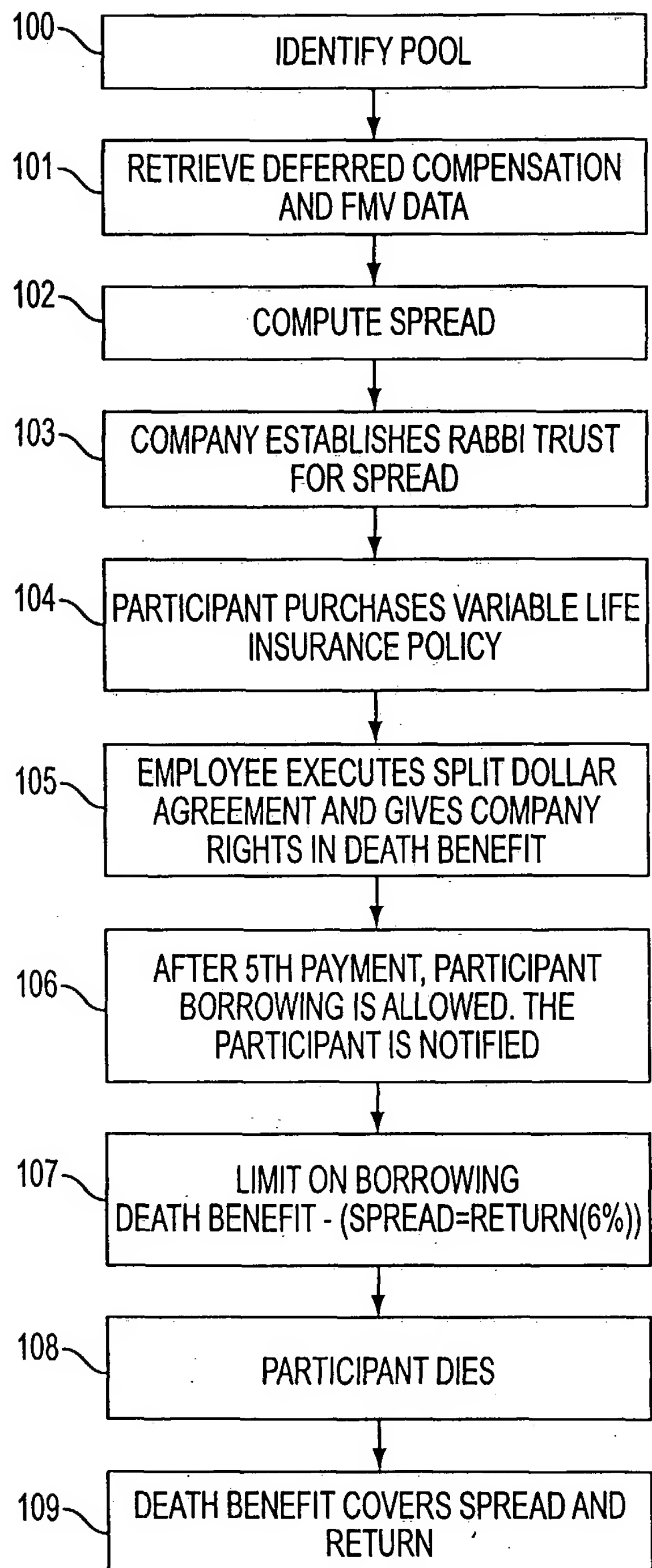


FIG. 2

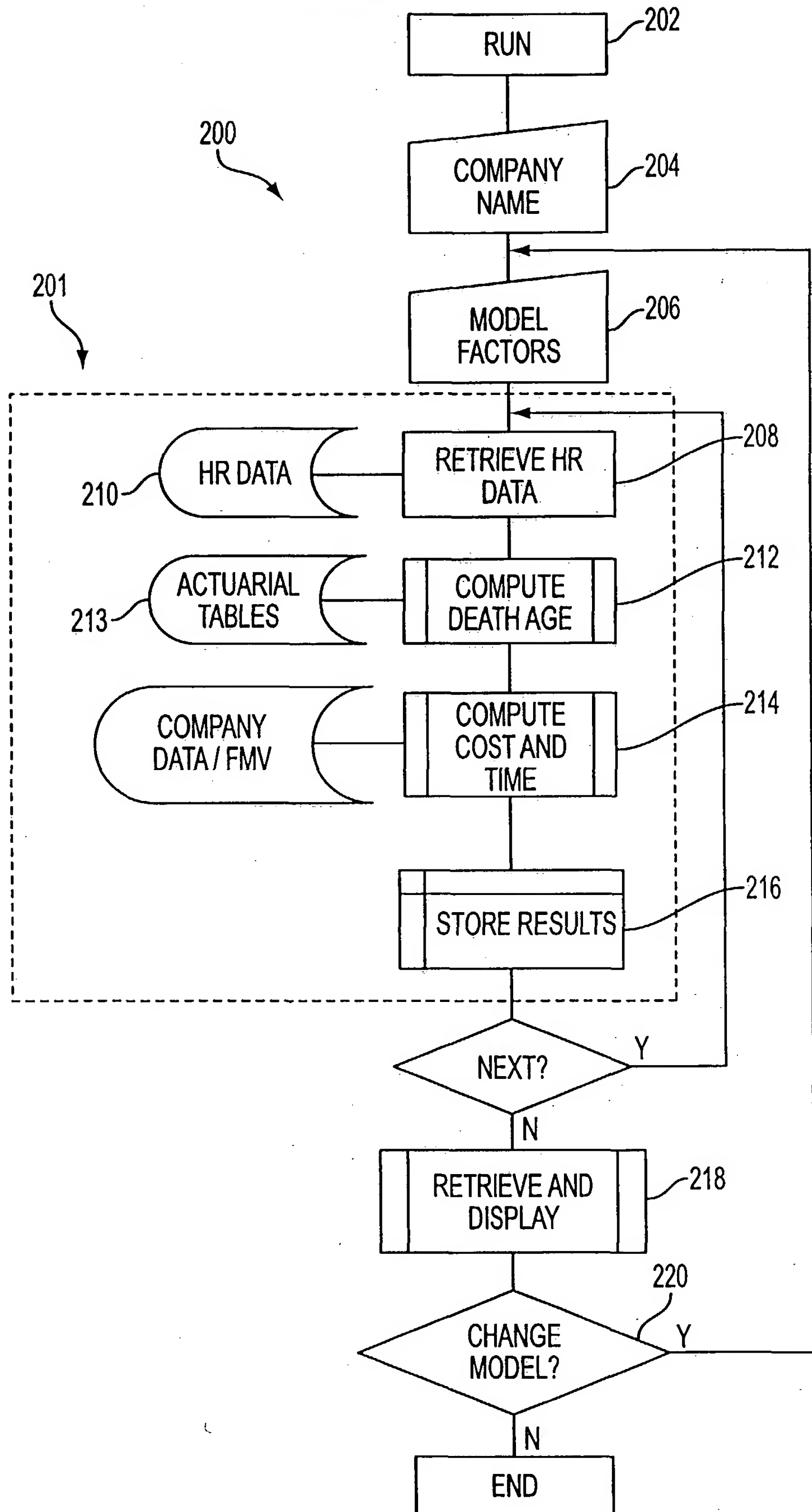


FIG. 3

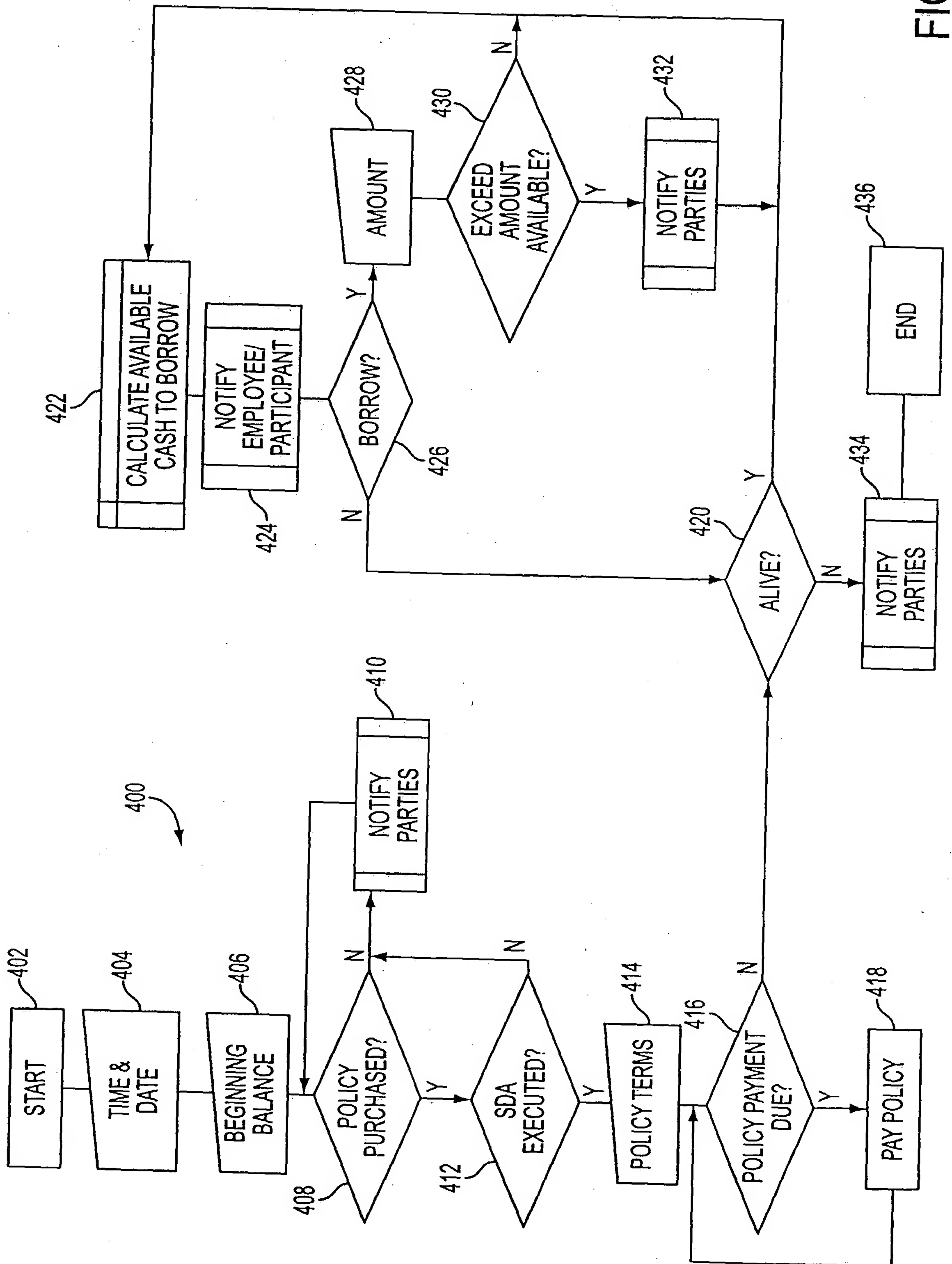


FIG. 4

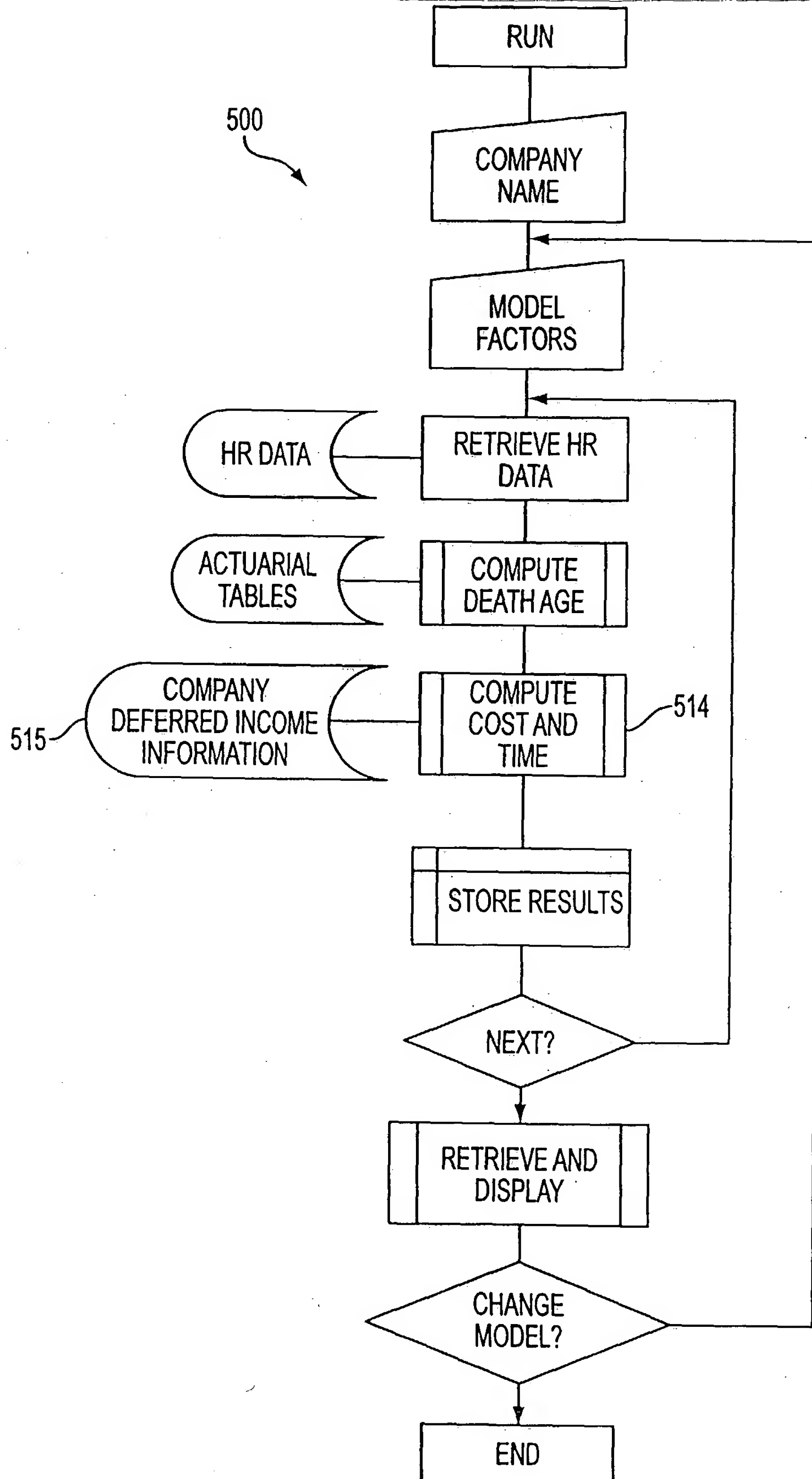


FIG. 5

UNIQUE SOLUTION® EWB PLAN FOR EMPLOYEE A		419 EWB PLAN										UNIQUE SOLUTION® PLAN									
		POLICY VALUES					EMPLOYEE					EMPLOYER									
		Total premium placed in "combination policy."	Total death benefit in "combination policy."	Total cash surrender value in "combination policy."	Total premium attributed to EWB Plan.	Total death benefit attributed to EWB Plan.	Total cash surrender value attributed to EWB Plan.	Imputed income to employee attributed to Plan Advantage Trust death benefit through.	Employee tax on imputed income attributed to Plan Advantage Trust death benefit through.	Employer premium attributed to UNIQUE SOLUTION® Plan.	Employer death benefit attributed to UNIQUE SOLUTION® Plan.	Employer cash surrender value attributed to UNIQUE SOLUTION® Plan.	Employee death benefit attributed to UNIQUE SOLUTION® Plan.	Employee cash surrender value attributed to UNIQUE SOLUTION® Plan.	Imputed income to employee attributed to UNIQUE SOLUTION® Plan.	Employee tax on imputed income attributed to UNIQUE SOLUTION® Plan.					
																	PREMIUM	DEATH BENEFIT	SURR. VALUE	IMPUTED INCOME	TAXON IMPINC
YEAR	AGE	105,000	7,088,046	0	100,618	7,000,000	0	6,580	2,632	4,382	4,382	4,382	83,664	-4,382	79	31					
1	45	105,000	7,182,143	90,583	100,618	7,000,000	0	6,930	2,772	4,382	8,764	8,764	173,379	81,819	172	69					
2	46	105,000	7,282,826	191,266	100,618	7,000,000	0	7,280	2,912	4,382	13,146	13,146	269,680	178,120	280	112					
3	47	105,000	7,391,561	311,411	100,618	7,000,000	0	7,630	3,052	4,382	17,528	17,528	374,033	292,883	408	163					
4	48	105,000	7,509,060	440,390	100,618	7,000,000	0	8,190	3,276	4,382	21,910	21,910	487,150	418,480	570	228					
5	49	105,000	7,636,982	579,722	100,618	7,000,000	0	8,610	3,444	4,382	26,292	26,292	610,690	553,430	751	300					
6	50	105,000	7,774,491	728,711	100,618	7,000,000	0	9,240	3,696	4,382	30,674	30,674	743,817	698,037	982	393					
7	51	105,000	7,922,437	888,067	100,618	7,000,000	0	9,800	3,920	4,382	35,056	35,056	887,381	853,011	1,242	497					
8	52	105,000	8,082,627	1,059,737	100,618	7,000,000	0	10,570	4,228	4,382	39,438	39,438	1,043,189	1,020,299	1,575	630					
9	53	105,000	8,255,266	1,243,786	100,618	7,000,000	0	11,550	4,620	4,382	43,820	43,820	1,211,446	1,199,966	1,999	800					
10	54	105,000	8,446,870	1,446,870	100,618	7,000,000	0	12,600	5,040	4,382	48,202	48,202	1,398,668	1,398,668	2,518	1,007					
11	55	105,000	8,655,111	1,655,111	100,618	7,000,000	0	13,720	5,488	4,382	52,584	52,584	1,602,527	1,602,527	3,141	1,256					
12	56	105,000	8,881,509	1,881,509	100,618	7,000,000	0	14,630	5,852	4,382	56,966	56,966	1,824,543	1,824,543	3,813	1,525					
13	57	105,000	9,126,845	2,126,845	100,618	7,000,000	0	15,400	6,160	4,382	61,348	61,348	2,065,497	2,065,497	4,544	1,818					
14	58	105,000	9,394,612	2,394,612	100,618	7,000,000	0	15,960	6,384	4,382	65,730	65,730	2,328,882	2,328,882	5,310	2,124					
15	59	105,000	9,684,216	2,684,216	100,618	7,000,000	0	16,450	6,580	4,382	70,112	70,112	2,614,104	2,614,104	6,143	2,457					
16	60	105,000	9,998,537	2,998,537	100,618	7,000,000	0	17,010	6,804	4,382	74,494	74,494	2,924,043	2,924,043	7,105	2,842					
17	61	105,000	10,339,833	3,339,833	100,618	7,000,000	0	18,130	7,252	4,382	78,876	78,876	3,260,957	3,260,957	8,446	3,378					
18	62	105,000	10,710,571	3,710,571	100,618	7,000,000	0	20,020	8,008	4,382	83,258	83,258	3,627,313	3,627,313	10,374	4,150					
19	63	105,000	11,112,562	4,112,562	100,618	7,000,000	0	22,050	8,820	4,382	87,640	87,640	4,024,922	4,024,922	12,679	5,071					
20	64	105,000																			
		ASSUMPTIONS:										EMPLOYER TAX RATE: 40.00%									

FIG. 6

EMPLOYEE TAX RATE: 1